

Step 1

A merchant applies for membership in a barter community giving the following information:



1. Type of product or service offered in trade

+

2. Percent of the barter offered which is cash (and the remaining percent which is product or service)



Step 2

The barter manager assigns scores based on the above variables



Step 3
(Optional)

The barter manager mathematically manipulates the scores depending on the needs of the barter community and determines a barter credit score



Step 4

The barter manager extends credit to the applicant for membership based on the barter credit score

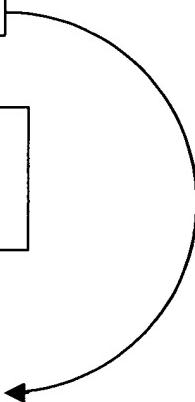


Figure 1

Step 1

A merchant applies for membership in a barter community giving the following information:



A. The type of product or service offered in trade



B. Percent of the barter offered which is cash (and the remaining percent which is product or service)



Step 2

The barter manager assigns scores based on the above variables



**Step 3
(optional)**

Any or all of the following variables are given by the applicant and are assigned scores by the barter manager



- A. Total number of products or services listed (listings)
- B. Total value of the listings
- C. Average ticket price of the listings
- D. Estimated monthly sales of products or services
- E. Sales price of producers or services*
- F. Number of years applicant has been in business

*as a percent of the lowest published price on the Internet for the same product



Step 4

The barter manager mathematically manipulates all of the assigned scores as necessary, depending on the needs of the barter community and determines a barter credit score



The barter manager extends credit to the applicant for membership based on the barter credit score

Figure 2